B1 (Official F@ 13149 Doc 1 Filed 04/14/09 Entered 04/14/09 11:37:42 Desc Main United States Bankruptum Centre Page 1 of 41 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Mintianskyj, Ivan, Mintianskyj, Helen, All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 9295 than one, state all): Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 1001 E. Aster Ave. 1001 E. Aster Ave. Palatine, IL Palatine, IL ZIP CODE ZIP CODE 60074 60074 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Cook Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities  $\Box$  $\Box$ \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official For	##S@@##\$#13149	9 Entered 04/14/09 11:37:42	Desc Markin B1, Page 2			
Voluntary Peti (This page must	tion Document be completed and filed in every case)	Nan Age 200 s.41  Ivan Mintianskyj, Helen Mintianskyj				
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)				
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
	Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	·			
Name of Debtor: <b>NONE</b>		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10Q) with the Secur of the Securities Exc	Exhibit A  debtor is required to file periodic reports (e.g., forms 10K and rities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.)  ttached and made a part of this petition.	Exhibit B  (To be completed if debtor is a whose debts are primarily com. I, the attorney for the petitioner named in the foregoin have informed the petitioner that [he or she] may prosent 12, or 13 of title 11, United States Code, and have estavailable under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).  X  Signature of Attorney for Debtor(s)	ing petition, declare that I beced under chapter 7, 11, explained the relief that I have delivered to the 4/14/2009  Date			
		Daniel K. Robin	2354705			
Yes, and Exhit	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.  Exh y every individual debtor. If a joint petition is filed, each spouse must	nibit D	th or safety?			
If this is a joint petit	completed and signed by the debtor is attached and made a part of the tion:  also completed and signed by the joint debtor is attached and made a					
		ding the Debtor - Venue v applicable box)				
☑	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ays immediately			
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its principal plac has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	t is a defendant in an action or proceeding [in a federal of				
		des as a Tenant of Residential Property oplicable boxes.)				
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the following).				
		(Name of landlord that obtained judgment)				
		(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the			
_	Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	I after the			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

3 1 (Official F@ 1945) 10 10 1	
Voluntary Petition Document	Name 9 23 to (s.41
(This page must be completed and filed in every case)	Ivan Mintianskyj, Helen Mintianskyj
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)
chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X s/ Ivan Mintianskyj	X Not Applicable
Signature of Debtor Ivan Mintianskyj	(Signature of Foreign Representative)
X s/ Helen Mintianskyj	
Signature of Joint Debtor Helen Mintianskyj	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
4/14/2009	Date
Date Signature of Attorney	Signature of Non-Attorney Petition Preparer
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the
Daniel K. Robin Bar No. 2354705	debtor with a copy of this document and the notices and information required under 11
Printed Name of Attorney for Debtor(s) / Bar No.	U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount
Daniel K. Robin Ltd. 2354705 Firm Name	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
121 S. Wilke Rd. Suite 201	
Address	Not Applicable
Arlington Heights, IL 60005	Printed Name and title, if any, of Bankruptcy Petition Preparer
(847)670-9100 (847) 398-8377 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of
4/14/2009	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

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B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Ivan Mintianskyj	Helen Mintianskyj	,	Case No.	
			Debtors	Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 300,000.00		
B - Personal Property	YES	2	\$ 11,975.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 279,616.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 53,353.55	
G -Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 7,673.83
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,449.00
TOTAL		19	\$ 311,975.00	\$ 332,969.55	

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Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Ivan Mintianskyj	Helen Mintianskyj		Case No.	
			Debtors	Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 7,673.83
Average Expenses (from Schedule J, Line 18)	\$ 4,449.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 4,939.00

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### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Ivan Mintianskyj	Helen Mintianskyj		Case No.	
			Debtors	Chapter	7

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$616.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$53,353.55
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$53,969.55

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B6A (Official Form 6A) (12/07)

In re:	Ivan Mintianskyj	Helen Mintianskyj	Case No.	
		Debtors		(If known)

## **SCHEDULE A - REAL PROPERTY**

1001 E. Aster Av. Palatine IL	Fee Owner	J	\$ 300,000.00 \$ 300,000.00	\$ 271,000.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Ivan Mintianskyj	Helen Mintianskyj		Case No.	
			Debtors	<u>-</u> ,	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		nominal cash	J	75.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		checking at Charter One	J	1,800.00
<ol><li>Security deposits with public utilities, telephone companies, landlords, and others.</li></ol>	Х			
<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>		misc furniture furnishings and electronics	J	600.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		clothing	J	300.00
7. Furs and jewelry.		old fur coat	w	200.00
<ol><li>Firearms and sports, photographic, and other hobby equipment.</li></ol>		3 rifles, 1 shotgun, 1 pistol	н	800.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>	Х			
<ol> <li>Stock and interests in incorporated and unincorporated businesses. Itemize.</li> </ol>	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Ivan Mintianskyj	Helen Mintianskyj		Case No.	
			Debtors	-1	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Pontiac Sunfire	н	200.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Hyundai sonata	Н	8,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Χ			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	х			
30. Inventory.	Х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Tot	al >	\$ 11,975.00

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B6C (Official Form 6C) (12/07)

In re	Ivan Mintianskvi	Helen Mintianskyj		Case No.	
		,,,	Debtors	,	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1001 E. Aster Av. Palatine IL	735 ILCS 5/12-901	29,000.00	300,000.00
1996 Pontiac Sunfire	735 ILCS 5/12-1001(b)	200.00	200.00
3 rifles, 1 shotgun, 1 pistol	735 ILCS 5/12-1001(b)	800.00	800.00
checking at Charter One	735 ILCS 5/12-1001(b)	1,800.00	1,800.00
clothing	735 ILCS 5/12-1001(a),(e)	300.00	300.00
misc furniture furnishings and electronics	735 ILCS 5/12-1001(b)	600.00	600.00
old fur coat	735 ILCS 5/12-1001(b)	200.00	200.00

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B6D (Official Form 6D) (12/07)

In re	Ivan Mintianskyj	Helen Mintianskyj	Case No.	
		Debtors	_	(If known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0022075931  Chase Home Mortgage 2901 Kinwest Pkwy. Irving, TX 60074		J	First Lien on Residence 1001 E. Aster Av. Palatine IL VALUE \$300,000.00				223,000.00	0.00
ACCOUNT NO. 67130850-0108431  Citi Financial Bankruptcy Dept. P.O. Box 140069 Irving, TX 75014-0069		J	Second Lien on Residence 1001 E. Aster Av. Palatine IL VALUE \$300,000.00				48,000.00	0.00
ACCOUNT NO. 500001887722-5  HSBC Auto Finance Bankruptcy Dept. P.O. Box 17909 San Diego, CA 92111		н	Security Agreement 2005 Hyundai sonata VALUE \$8,000.00				8,616.00	616.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 279,616.00	\$ 616.00
\$ 279,616.00	\$ 616.00

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Document

Debtors

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B6E (Official Form 6E) (12/07)

In re

Ivan Mintianskyj Helen Mintianskyj

Case No.

(If known)

or

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 07 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug ther substance. 11 U.S.C. § 507(a)(10).
adiu	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of streent.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Ivan Mintianskvi	Helen Mintianskyj	Case No.	
	ivan mindanskyj	Debtors	-,	(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of

Schedule E. Report also on the Summary of Schedules.)

Total >

(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Ivan Mintianskvi	Helen Mintianskvi	Case No.		
		Debtors	•	(If known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
	н					242.23
ACCOUNT NO. 7C9J6S H  Alarm Detection Systems c/o NCO Financial Systems P.O. Box 15740 Wilmington, DE 19850-5740		consumer				
	w					25.90
		consumer				2000
	н					18.00
		services				
	w					1,227.91
		consumer				
	W					21.70
		services				
	CODEBTOR	W W	H consumer  W consumer  H services  W consumer	H consumer  W consumer  H services  W consumer	H consumer  W consumer  H services  W consumer	H consumer  w consumer  H services  w consumer

<sup>7</sup> Continuation sheets attached

Subtotal > \$ 1,535.74

Total > (Use only on last page of the completed Schedule F.)

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ivan Mintianskvi	Helen Mintianskyj	Case No.
		Debtors	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXX 5700		w					520.91
CACH LLc c/o Bronson & Migliaccio LLP 799 Roosevelt Rd. Bldg. 6 316A Glen Ellyn, IL 60137		consumer					
ACCOUNT NO. XXXXXXXXXXXX 7482		Н	2				1,423.59
Capital One Bank c/o Portfolio Recovery Assocs. P.O. Box 12914 Norfolk VA 23541			consumer				
ACCOUNT NO. XXXXXXX 3174		J					1,813.67
Chase c/o ACI LLC 2420 Sweet Home Rd. #150 Amherst, NY 14228-2244			consumer				
ACCOUNT NO. XXXX XXXX XXXX 9925		Н					264.33
Chase P.O. Box 15298 Wilmington, DE 19850-5298		consumer					
ACCOUNT NO. XXXX XXXX XXXX 3205		Н	-				6,319.65
Chase P.O. Box 15298 Wilmington, DE 19850-5298		consumer					

Sheet no.  $\,\underline{1}$  of  $\underline{7}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

10,342.15 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-13149 Doc 1 Filed 04/14/09 Entered 04/14/09 11:37:42 Desc Main Document Page 16 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Ivan Mintianskvi	Helen Mintianskyj	Case No.
		Debtors	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXXXXXXX 553-CH6		Н					562.07
Chase c/o I.C. Systems P.O. Box 64887 St. Paul, MN 55164-0887		consumer					
ACCOUNT NO. 008310462-03-4086		н	_				6,582.32
Chase Bank N.A. c/o Valentine & Kebartas Inc. P.O. Box 325 Lawrence, MA 01842		consumer					
ACCOUNT NO. 67330658-0132631		Н					2,491.44
Citifinancial P.O. Box 6931 The Lakes, NV 88901-6931			consumer				
ACCOUNT NO. 30632		w	_				120.00
Dr.'s Jurcik and Hantos 125 E. Lake Cook Rd. #208 Buffalo Grove, IL 60089-4395		services					
ACCOUNT NO. XXXXXXXX84219		Н	-				6,529.11
FIA Card Services c/o Mann Bracken LLC 2727 Paces Ferry Rd. One Paces West, Suite 1400 Atlanta, GA 30339		consumer					

Sheet no.  $\underline{2}$  of  $\underline{7}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 16,284.94

Total > \$ schedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-13149 Doc 1 Filed 04/14/09 Entered 04/14/09 11:37:42 Desc Main Document Page 17 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Ivan Mintianskvi	Helen Mintianskyj	Case No.	
		Debtors	(If known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>88-08232-0</b>		Н					1,362.63
First Financial Portfolio Management c/o Markoff & Krasny 29 N. Wacker Dr. #500 Chicago, IL 6060-2854		consumer					
ACCOUNT NO. <b>NM2164527</b>		Н					80.00
Global Cash Access c/o Audit Systems Inc. 3696 Ulmerton Rd. #200 Clearwater, FL 33762			consumer				
ACCOUNT NO. <b>52006596</b>		Н					3,100.00
Grand Victoria Casino c/o Certegy Payment Recovery 11601 Roosevelt Blvd. St. Petersburg, FL 33716  Kane County State's Attorney Bad Check Restitution Program P.O. Box 35 South Elgin, IL 60177-0335			gambling debt				
ACCOUNT NO. XXXXXXXXXXXXXX 7759		W					1,045.92
HSBC c/o Law Offices of James A. West 6380 Rogerdale Rd. #130 Houston, TX 77072-1624			consumer				

Sheet no.  $\underline{3}$  of  $\underline{7}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 5,588.55

Total > Chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-13149 Doc 1 Filed 04/14/09 Entered 04/14/09 11:37:42 Desc Main Page 18 of 41 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Ivan Mintianskvi	Helen Mintianskyj	Case No.	
		Debtors	(If known	)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. XXXX XXXX XXXX 1523		w					1,274.25
HSBC c/o John P. Frye P.O. Box 13665 Roanoke, VA 24036-3665			consumer				
ACCOUNT NO. XXXXXXXXXX 3132		Н					1,362.63
HSBC Card Services c/o AvanteUSA 2950 S. Gessner Rd. @265 Houston, TX 77063		consumer					
ACCOUNT NO. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX		W					513.15
HSBC Card Services c/o ERS Solutions P.O. Box 9004 Renton, WA 98057			consumer				
ACCOUNT NO.		w					9,161.00
Humes Funeral Home c/o Law Offices of B.J.Farrell P.C. 1500 Eisenhower Lane #800 Lisle, IL 60532		services					
ACCOUNT NO. XXXXXXXXXXX 8470		w					1,052.50
LVNV Funding LLC c/o Encore Receivable Managment P.O. Box 47248 Oak Park, MI 48237		consumer					

Sheet no.  $\underline{4}$  of  $\underline{7}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 13,363.53

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ivan Mintianskvi	Helen Mintianskyj	Case No.
		Debtors	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 111-1-00000059472		Н					561.00
Medical Imaging of Northbrook 420 E. 22nd St. Lombard, IL 60148		services					
ACCOUNT NO. 38081433825178		Н					318.75
Midpointe Automotive c/o TRS Recovery Services 5151 Westheimer Houston, TX 77056	ı	-	consumer				
ACCOUNT NO. 14969885		w					197.79
Northwest Community Hosp. c/o NCO Financial Systems 507 Prudential Rd. Horsham, PA 19044		services					
ACCOUNT NO. 45807916		Н					105.96
Northwest Community Hospital c/o CB Accounts Inc. 1101 Main St. Peoria, IL 61606		services					
ACCOUNT NO. 4822679		W					464.56
Northwest Community Hospital c/o Pellettieri & Assocs. P.O. Box 536 Linden, MI 48451-0536			services				

Sheet no.  $\underline{5}$  of  $\underline{7}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,648.06

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ivan Mintianskvi	Helen Mintianskyj	Case No.
		Debtors	(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w					35.00
Northwest Family Physicians LLC 1700 W. Central Rd. #140 Arlington Heights, IL 60005		services					
ACCOUNT NO. 9295IMINE		н					57.90
Northwest Gastroenterologists 1415 S. Arlington Heights Rd. Arlington Heights, IL 60005		services					
ACCOUNT NO. <b>084-2-0002188328</b>		w					100.00
Northwest Radiology Assocs 520 E. 22nd St. Lombard, IL 60148		services					
ACCOUNT NO. <b>78342</b>		Н					938.44
Papworth Varga & Assoc. c/o Keynote Consulting Inc. 220 W. Campus Dr. #102 Arliington Heights, IL 60004		services					
ACCOUNT NO. 0017143932		w					683.45
Sprint c/o Progressive Management Systems P.O. Box 2220 West Covina, CA 91793-9917		consumer					

Sheet no.  $\,\underline{6}\,$  of  $\underline{7}\,$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

1,814.79 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-13149 Doc 1 Filed 04/14/09 Entered 04/14/09 11:37:42 Desc Main Document Page 21 of 41

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In re	Ivan Mintianskvi	Helen Mintianskyj	Case No.	
		Debtors	(If known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. F00024822553		J					227.07
St. Alexius Meidcal Center c/o Malcolm S Gerald & Assocs. 332 S. Michigan Ave. #600 Chicago, IL 60604			services				
ACCOUNT NO. 073603		Н					50.20
Tru Green P.O. Box 848 Wheeling, IL 60090		services					
ACCOUNT NO. XXXX XXXX XXXX 0375		W					1,258.64
WaMu P.O. Box 660433 Dallas, TX 75266-0433		consumer					
ACCOUNT NO. XXXX XXXX XXXX 9752		J					1,239.88
Wells Fargo Financial P.O. Box 98791 Las Vegas, NV 89193-8791			consumer				

Sheet no.  $\underline{7}$  of  $\underline{7}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 2,775.79

Total > \$ 53,353.55

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In re:	Ivan Mintianskvi	Helen Mintianskvi		Case No.	
			Debtors	000	(If known)

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re: Ivan Mintianskyj	Helen M	lintianskyj		, Case No	(If known)
			Debtors		(II KIIOWII)
		SCI	HEDULE H	- CODEBTORS	
✓ Check this box if de	ebtor has n	o codebtors.			
NAME AN	ND ADDRES	S OF CODEB	TOR	NAME AND ADDRESS (	OF CREDITOR

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In re	Ivan Mintianskyj Helen Mintianskyj		Case No.	
		Debtors		(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>married</b>	DEPENDENTS OF DEBTOR AND SPOUSE						
	RELATIONSHIP(S):			AGE	(S):		
Employment:	DEBTOR		SPOUSE				
Occupation mole	l maker	medical b	oiller				
Name of Employer Roga	an Corp		ensive Women	's cei	nter		
How long employed 3 we	eks	2.5 year					
Address of Employer							
INCOME: (Estimate of average or case filed)	projected monthly income at time	D	EBTOR		SPOUSE		
1. Monthly gross wages, salary, ar	nd commissions	\$	4,567.33	\$	2,756.00		
(Prorate if not paid monthly.)  2. Estimate monthly overtime		\$	0.00	_	0.00		
3. SUBTOTAL		\$	4,567.33		2.756.00		
4. LESS PAYROLL DEDUCTION	IS	Ψ	4,307.33	Ψ	2,756.00		
a. Payroll taxes and social se	ecurity	\$	910.00	\$_	539.50		
b. Insurance	•	\$	0.00	\$	0.00		
c. Union dues		\$	0.00	\$_	0.00		
d. Other (Specify)		\$	0.00	\$_	0.00		
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	910.00	\$_	539.50		
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	3,657.33	\$_	2,216.50		
7. Regular income from operation	of business or profession or farm						
(Attach detailed statement)		\$	0.00	\$_	0.00		
8. Income from real property		\$	0.00	\$_	0.00		
9. Interest and dividends		\$	0.00	\$_	0.00		
10. Alimony, maintenance or supp debtor's use or that of depen	ort payments payable to the debtor for the dents listed above.	\$	0.00	\$_	0.00		
11. Social security or other govern (Specify) SOCIAL SECURIT		\$_	1,800.00	\$_	0.00		
12. Pension or retirement income		\$	0.00	\$	0.00		
13. Other monthly income							
(Specify)		\$	0.00	\$ _	0.00		
14. SUBTOTAL OF LINES 7 THE	ROUGH 13	\$	1,800.00	\$	0.00		
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	5,457.33	\$_	2,216.50		
16. COMBINED AVERAGE MON totals from line 15)	ITHLY INCOME: (Combine column		\$ 7,673	3.83			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

Husband is working as an independent contractor. By March of 2008 husband will be working only two days per week which will be about \$2,000 per month gross. Wife will be retiring at age 65 in September of 2009.

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

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**B6J (Official Form 6J) (12/07)** 

In re Ivan Mintianskyj Helen Mintianskyj	Case No.	
Debtors	(If known)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the del any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly ex differ from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a sexpenditures labeled "Spouse."	separate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,810.00
a. Are real estate taxes included? Yes No ✓		1,01010
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	75.00
c. Telephone	\$	110.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	 \$	50.00
4. Food	\$	450.00
5. Clothing	\$	10.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	175.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
10. Charitable contributions	\$	20.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	50.00
b. Life	\$	0.00
c. Health	\$	150.00
d. Auto	\$	100.00
e. Other		0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) real estate taxes	\$	375.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	229.00
b. Other second mortgage	\$ <u></u>	400.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,449.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following we will not be paying the mortgages any more.	the filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	7,673.83
b. Average monthly expenses from Line 18 above	\$	4,449.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Iv	van Mintianskyj	Helen Mintianskyj	Case No.	
		Debtors	•	(If known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

	declare under penalty of perjury that I have read the foregoing summa , and that they are true and correct to the best of my knowledge, infor	•	
Date:	4/14/2009	Signature:	s/ Ivan Mintianskyj
		•	Ivan Mintianskyj
			Debtor
Date:	4/14/2009	Signature:	s/ Helen Mintianskyj
		•	Helen Mintianskyj
			(Joint Debtor, if any)
		[If joint case	e, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Fastern Division

			Eastern	Division		
In re:	Ivan Mintianskyj	Helen Mintianskyj			Case No.	
			Debtors	<del></del> ,		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
43,603.00	Rogan Corp	2007
8,710.00	Larry Auerbach MD	2007
11,870.00	Comprehensive Women's	2007
34,290.00	Comprehensive	2008
44,435.00	Rogan	2008

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
3,195.00	unemployment comp	2007
2,852.00	Rogan Corp	2009
3,873.00	Comprehensive	2009

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None **☑**  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** 

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

**AMOUNT** STILL **OWING** 

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  AMOUNT PAID

**AMOUNT** STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Humes Funeral Home v. Helen collection Du Page County, IL

pending

Mintianskvi 08 SR 001983

 $\mathbf{\Lambda}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **PROPERTY SEIZURE** 

#### 5. Repossessions, foreclosures and returns

None  $oldsymbol{\Delta}$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION. NAME AND ADDRESS FORECLOSURE SALE, OF CREDITOR OR SELLER TRANSFER OR RETURN

**DESCRIPTION** AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None 

✓

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

\$1,800.00

3

NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None **☑** 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

OF COURT

CASE TITLE & NUMBER

ORDER

DESCRIPTION

AND VALUE OF

PROPERTY

#### 7. Gifts

None **☑**  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF
OR ORGANIZATION IF ANY OF GIFT GIFT

#### 8. Losses

None List a

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

gambling losses \$12,000 no insurance

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF PAYMENT,

NAME OF PAYOR IF

OTHER THAN DEBTOR

AMOUNT OF MONEY OR

DESCRIPTION AND VALUE

OTHER THAN DEBTOR

Daniel K. Robin Ltd. 2354705 121 S. Wilke Rd. Suite 201 Arlington Heights, IL 60005

Page 30 of 41 Document

#### 10. Other transfers

None  $\mathbf{\Lambda}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY

4

**TRANSFERRED** 

AND VALUE RECEIVED

None  $\mathbf{Z}$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Chase Bank** 

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE checking and savings;

**AMOUNT AND** DATE OF SALE **OR CLOSING** 

June 2008

#### 12. Safe deposit boxes

None V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

negative balance

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER, OTHER DEPOSITORY TO BOX OR DEPOSITOR **CONTENTS** IF ANY

#### 13. Setoffs

None  $\mathbf{\Delta}$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE OF OWNER OF PROPERTY

OF OWNER OF PROPERTY LOCATION OF PROPERTY

5

#### 15. Prior address of debtor

None If debtor 

✓ debtor

 $\mathbf{Q}$ 

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None **☑**  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

 $\square$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None **✓** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

Jaco 00 101 10	D 00 ±	1 1104 0 1/2 1/00	E110100 0 1/2 1/00 12:01:12	Dood Man
		Document	Page 32 of 41	

None  $\square$ 

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION 6

#### 18. Nature, location and name of business

None  $\square$ 

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BUSINESS** 

**BEGINNING AND ENDING** 

**DATES** 

None  $\square$ 

NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 4/14/2009 Signature s/ Ivan Mintianskyj of Debtor Ivan Mintianskyj

Date 4/14/2009 Signature s/ Helen Mintianskyj of Joint Debtor Helen Mintianskyj

(if any)

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B 8 (Official Form 8) (12/08)

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re	Ivan Mintianskyj Helen Mintianskyj	Case No.	
	Debtors	Chapter 7	

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Chase Home Mortgage	Describe Property Securing Debt: 1001 E. Aster Av. Palatine IL
Property will be <i>(check one)</i> :  ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :  Claimed as exempt	✓ Not claimed as exempt
Property No. 2	
Creditor's Name: Citi Financial	Describe Property Securing Debt: 1001 E. Aster Av. Palatine IL
Property will be <i>(check one)</i> :  ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :  Claimed as exempt	☑ Not claimed as exempt

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B 8 (Official Form 8) (12/08)

Property No. 3			
Creditor's Name: HSBC Auto Finance		Describe Property 2005 Hyundai sona	<u>.</u>
Property will be <i>(check one)</i> :  Surrendered	✓ Retained		
If retaining the property, I intend to (a ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain		(for example, avoid	lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :  Claimed as exempt		✓ Not claimed as ex	empt
PART B – Personal property subject to each unexpired lease. Attach additional  Property No. 1  Lessor's Name:		·.)	Part B must be completed for  Lease will be Assumed pursuant
None		. ,	to 11 U.S.C. § 365(p)(2):
continuation sheets attached (indeed of the continuation sheets) attac	t the above indica		to any property of my estate
Date: 4/14/2009		s/ Ivan Mintianskyj Ivan Mintianskyj Signature of Debtor	
		s/ Helen Mintiansky Helen Mintianskyj Signature of Joint Debto	

B 203 (12/94)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

					Eastern Division			
In	re:	Ivan Mintianskyj			Helen Mintianskyj	Case No.		
			Debtors			Chapter	7	
		DISCL	OSURE (	0	F COMPENSATION OF A FOR DEBTOR	TTORNE	Y	
1.	and that paid to	at compensation paid to me with	nin one year before be rendered on	ore	the filing of the petition in bankruptcy, or agree thalf of the debtor(s) in contemplation of or in		tor(s)	
	For	r legal services, I have agreed	to accept				\$	1800.00
	Pric	or to the filing of this statement	I have received	t			\$	1,800.00
	Bal	lance Due					\$	
2.	The sou	urce of compensation paid to n	ne was:					
	ļ	✓ Debtor		]	Other (specify)			
3.	The sou	urce of compensation to be pai	d to me is:					
	İ	□ Debtor		]	Other (specify)			
4.		I have not agreed to share the of my law firm.	above-disclosed	d co	ompensation with any other person unless the	y are members a	and associates	;
5.	r a	my law firm. A copy of the agreattached.  n for the above-disclosed fee,	eement, togethe	er w	ensation with a person or persons who are no ith a list of the names of the people sharing in nder legal service for all aspects of the bankru	the compensation		
	,	Analysis of the debtor's financi a petition in bankruptcy;	al situation, and	l rei	ndering advice to the debtor in determining wh	ether to file		
	b) F	Preparation and filing of any pe	etition, schedule	s, s	statement of affairs, and plan which may be re	quired;		
	c) F	Representation of the debtor a	t the meeting of	cre	ditors and confirmation hearing, and any adjo	urned hearings t	hereof;	
	d) [	[Other provisions as needed]						
	1	per written agreement						
6.	By agre	eement with the debtor(s) the a	above disclosed	fee	e does not include the following services:			
		per written agreement						
					CERTIFICATION			
		y that the foregoing is a completation of the debtor(s) in this ba			y agreement or arrangement for payment to nng.	ne for		
ı	Dated: 4	4/14/2009	_					

Daniel K. Robin, Bar No. 2354705

Daniel K. Robin Ltd. 2354705

Attorney for Debtor(s)

**B 201** (12/08)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Ivan Mintianskyj	X <u>s/ Ivan Mintianskyj</u>	4/14/2009
Helen Mintianskyj	Ivan Mintianskyj	
петен мінцанзкуј	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	Xs/ Helen Mintianskyj	4/14/2009
Case No. (if known)	Helen Mintianskyj	
` <u> </u>	Signature of Joint Debtor	Date

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#### **UNITED STATES BANKRUPTCY COURT**

## Northern District of Illinois Eastern Division

In re	Ivan Mintianskyj Helen Mintianskyj	Case No.	
	Debtor(s)		(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the <b>180 days before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

		19 Doc 1 1, Exh. D) (12/	Filed 04/14/09 Document 708) – Cont.	Entered 04 Page 39 of 4	/14/09 11:37:42 <sup>1</sup> 1	Desc Main
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);						
	Active military duty in a military combat zone.					
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of	Debtor:	s/ Ivan Mintia Ivan Mintians	• • • • • • • • • • • • • • • • • • • •			
Date: 4/14/2	2009					

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#### **UNITED STATES BANKRUPTCY COURT**

## **Northern District of Illinois Eastern Division**

In re	Ivan Mintianskyj Helen Mintianskyj	Case No.	
	Debtor(s)	_	(if known)

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit เท

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court cadismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another pankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
✓ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, and I have a certificate rom the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
□ 2. Within the <b>180 days before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities or available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

responsibilities.);

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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
	Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Debtor:	s/ Helen Mint Helen Mintiar	,, <u> </u>			
Date: 4/14/2009					